

What is claimed is:

1. ~~An IC card comprising:~~

~~a memory having plurality of point storage area storing point data which are given corresponding to customer's use; and~~

~~a point management application which manage accessing to said memory~~

2. An IC card according to claim 1,

wherein said point management application distinguishes data transmitted from a reading and writing apparatus of several stores and records <sup>points</sup> ~~a point~~ <sup>an</sup> in the area to record ~~the from~~ <sup>them</sup> within said plurality of point storage area <sup>of</sup> said memory.

3. An IC card according to claim 2,

wherein said point management application allows the access <sup>to an</sup> of the area that ~~corresponded~~ <sup>corresponded</sup> to transmitted data and prohibits the access to other areas.

4. ~~An IC card according to claim 2,~~

~~wherein said point management application allows writing point data into the area that corresponded to transmitted data, and prohibited the writing to other areas and other areas, and reading the point data from both an area that corresponded to transmitted and another store's area.~~

5. An IC card according to claim 2,

wherein said point management application subtracts ~~said~~ point data and rewrites subtracted point data when <sup>points are redeemed</sup> ~~point data is used~~.

6. An IC card according to claim 2,

said point management application comprising;  
a crypt data processing unit which processes transmitted crypt data;  
a point data processing unit which calculates transmitted point data; and  
a control unit which controls said crypt data processing unit and said point data processing unit,

wherein said control unit controls accessing <sup>of</sup> said point storing area.

7. ~~An IC card according to claim 2,~~

~~wherein said memory has using history storage area which stores times of using~~

8. An IC card according to claim 2,

further comprising an application which manage <sup>personal</sup> ~~personal~~ data,  
wherein <sup>said</sup> memory has a personal data area which stores personal data.

9. An IC card according to claim 2,

further comprising an application which executes electronic money liquidation.

10. An IC card according to claim 2,

further comprising an application which executes credit liquidation.

Sub A4 11. An IC card according to claim 2,  
 wherein said memory has each store point area which stores point data provided by each store and group point area which stores group point data used by several stores, and said point management application writes said point data into both said store point area and group point area when point data are issued by said store.

Sub B1 12. A point management system comprising:  
 a point system management apparatus which manage and register a store which participates point system;  
 an IC card having a memory having plurality of point storage area storing point data which are given corresponding to customer's use and a point management application which manage accessing to said memory; and  
 a reading and writing apparatus which reads and writes said IC card by using key data provided by said point system management apparatus.

13. A point management system according to claim 12,  
 wherein said point management application distinguishes data transmitted from the reading and writing apparatus of several stores and records <sup>points</sup> ~~a point~~ <sup>an</sup> in the area to record <sup>then</sup> ~~the~~ from within said plurality of point storage area <sup>P</sup> ~~of~~ said memory.

Sub A5 14. A point management system according to claim 13,  
 wherein said point system management apparatus provides a register store number and crypt key to said store participating point system,  
 said reading and writing apparatus accesses said IC cards by using crypt data which combined said register store number and said crypt key, and  
 said point management application determines allowing access of said reading and writing apparatus by distinguishing said crypt data transmitted from said reading and writing apparatus.

15. A point management system according to claim 13,  
 said point management application comprising:  
 a crypt data processing unit which processes transmitted crypt data;  
 a point data processing unit which calculates transmitted point data; and  
 a control unit which controls said crypt data processing unit and said point data processing unit,

wherein said control unit controls accessing <sup>of</sup> said point storing area.

Sub A6 16. A point management system according to claim 15,  
 wherein said reading and writing apparatus transmits order of subscribing point to said IC card,  
 said point data processing unit subscripts point data, and  
 said control unit rewrites subscribed point data to said memory.

17. A point management system according to claim 15,

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